

# Handling Marital Finances

Some believe that money is the magic of a happy marriage. They are totally wrong. This is the teaching of materialism which believes that the satisfaction of one's own needs is the chief goal of life. This is the teaching of idolatry where one puts his or her trust in something other than the One True God.



## A Few Financial Guidelines

- In 1985, the level of household debt relative to disposable income reached a postwar high of 88%. (Increased to 129% in 2006!)
- Debt sentences you to a lower standard of living in the future.
- The Bible does not say God is obligated to bail us out of debt.
- Lenders push as much of the risk to the borrower as possible.
- You can spend money any way you want, but you can only spend it once.
- One guaranteed good investment is to pay back all high cost debt.
- Giving 10% of our income to the Lord's work is a most basic level of giving rather than a high one.
- Merely putting a credit card in a potential user's hand will lead the person to spend 34% more.
- In many cases the temptation to use credit overwhelms both common sense and spiritual convictions.
- Always wait at least 24 hours to buy something you want after you first see it.

- Ron Blue in *The Debt Squeeze*

**Believe it or not,  
differences in financial  
matters is the prime  
reason for marital problems.**

## A Few Financial Questions

- Do you need a budget?
  - How flexible are you with it?
  - What purpose does it serve?
- Who will keep order of the finances?
  - Any problems with that system?
- What do you think of insurance?
- What ideas do you have about savings?
- How do you look at debt and monthly payments for products?
- Have you ever learned to trust the Lord for a financial need?

